

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Lynn A Marmo
Debtor

Case No. 18-03694-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: DDunbar
Form ID: 309A

Page 1 of 2
Total Noticed: 32

Date Rcvd: Apr 10, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 12, 2019.

db +Lynn A Marmo, 10 Cardinal Drive, Carlisle, PA 17015-4309
aty +James Warmbrodt, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541
aty Karina Velter, Manley Deas Kochalski LLC, PO Box 165028, Columbus, OH 43216-5028
tr +Lawrence G. Frank (Trustee), 100 Aspen Drive, Dillsburg, PA 17019-9621
5103523 Bureau of Account Mgmt PSHMC, 3607 Rosemont Ave Suite 502, PO Box 8875,
Camp Hill, PA 17001-8875
5103525 +Commerical Acctpt All Better care, 2 West Main Street, Shiremanstown, PA 17011-6326
5103527 +Edward Scott, 119 Birchwood Drive, Brick, NJ 08723-3442
5103526 +Edward Scott, 119 Birchwood Road, Brick, NJ 08723-3442
5103528 +George Blashford, 35 Westminster Drive, Carlisle, PA 17013-4369
5103529 +IC Systems Patient 1st, 444 Highway 96 E, St Paul, MN 55127-2557
5103530 +KML Law Group, Suite 5000 BNY Mellon Independence Ctr, 701 Market Street,
Philadelphia, PA 19106-1538
5103532 Midland Funding Community, 2365 Northland Drive, Suite 300, San Diego, CA 92108
5103533 +National Recovery Ag Spirit Phy, 2491 Paxton Street, Harrisburg, PA 17111-1036
5103534 +PNC Bank, 300 5th Avenue, The Tower at PNC Plaza, Pittsburgh, PA 15222-2401
5133977 +PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101-4982
5103537 +Receivables Management Pat 1st, 7206 Hull Street, Suite 211, Richmond, VA 23235-5826
5128758 +Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
5103538 +Saidis Sullivan Rogers, 100 Sterling Parkway Ste 100, Mechanicsburg, PA 17050-2903
5127062 +Sullivan Rogers and Feichtel PC, Attn: J Feichtel, 100 Sterling Pkwy, Suite 100,
Mechanicsburg, PA 17050-2903
5103539 +Tuckey Restoration, c/o Hubert Gilroy Esquire, 10 E High Street, Carlisle, PA 17013-3015
5103541 +Wilmington Savings Fund Soc, dba Christiana Trust, c/o Rushmore Loan Mgmt,
15480 Laguna Canyon Rd Ste 100, Irvine, CA 92618-2132

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: Mtravislaw@comcast.net Apr 10 2019 19:24:14 Michael S Travis,
3904 Trindle Road, Camp Hill, PA 17011
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Apr 10 2019 19:24:37 United States Trustee,
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
5103524 +EDI: CHASE.COM Apr 10 2019 23:18:00 Chase, PO Box 15298, Wilmington, DE 19886-5298
5103531 +EDI: RESURGENT.COM Apr 10 2019 23:18:00 LVNV Funding Credit One, PO Box 10497,
Greenville, SC 29603-0497
5119644 EDI: RESURGENT.COM Apr 10 2019 23:18:00 LVNV Funding, LLC, PO Box 10675,
Greenville, SC 29603-0675
5121014 +EDI: MID8.COM Apr 10 2019 23:18:00 Midland Funding LLC, PO Box 2011,
Warren, MI 48090-2011
5129754 EDI: PRA.COM Apr 10 2019 23:18:00 PORTFOLIO RECOVERY ASSOCIATES, LLC, P O B 41067,
NORFOLK, VA 23541
5103643 +EDI: PRA.COM Apr 10 2019 23:18:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
5103535 +EDI: PRA.COM Apr 10 2019 23:18:00 Portfolio Recovery Cap One, 120 Corporate Blvd Ste 1,
Norfolk, VA 23502-4952
5103536 +EDI: PRA.COM Apr 10 2019 23:18:00 Portfolio Recovery GE Cap, 120 Corporate Blvd Ste 1,
Norfolk, VA 23502-4952
5126837 EDI: AIS.COM Apr 10 2019 23:18:00 Verizon, by American InfoSource as agent,
PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5103540 Verizon, Address removed per entry 14
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 12, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 10, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, et al. bkgroup@kmlawgroup.com
Karina Velter on behalf of Creditor PNC BANK, N.A. amps@manleydeas.com
Lawrence G. Frank (Trustee) lawrencegfrank@gmail.com, PA39@ecfcbis.com
Michael S Travis on behalf of Debtor 1 Lynn A Marmo Mtravislaw@comcast.net
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	Lynn A Marmo	Social Security number or ITIN	xxx-xx-0521
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	Middle District of Pennsylvania	Date case filed in chapter	13 9/3/18
Case number:	1:18-bk-03694-HWV	Date case converted to chapter	7 3/25/19

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Lynn A Marmo	
2. All other names used in the last 8 years	aka Lynn Marmo Scott, aka Lynn Scott	
3. Address	10 Cardinal Drive Carlisle, PA 17015	
4. Debtor's attorney Name and address	Michael S Travis 3904 Trindle Road Camp Hill, PA 17011	Contact phone 717 731-9502 Email: Mtravislaw@comcast.net
5. Bankruptcy trustee Name and address	Lawrence G. Frank (Trustee) 100 Aspen Drive Dillsburg, PA 17019	Contact phone 717 234-7455 Email: lawrencegfrank@gmail.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101-1737	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (717) 901-2800 Date: 4/10/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	June 7, 2019 at 09:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification and proof of social security number are required ***	Location: Ronald Reagan Federal Building, Trustee Hearing Rm, Rm. 1160, 11th Floor, 228 Walnut Street, Harrisburg, PA 17101
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 8/6/19 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	